

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re: §
§
BROD, SUSAN A § Case No. 05-50694
§
Debtor(s) §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

GINA B. KROL, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned:

Assets Exempt:

Total Distributions to Claimants:

Claims Discharged

Without Payment:

Total Expenses of Administration:

3) Total gross receipts of \$ (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ (see **Exhibit 2**), yielded net receipts of \$ from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$	\$	\$	\$
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)				
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)				
PRIORITY UNSECURED CLAIMS (from Exhibit 6)				
GENERAL UNSECURED CLAIMS (from Exhibit 7)				
TOTAL DISBURSEMENTS	\$	\$	\$	\$

4) This case was originally filed under chapter on . The case was pending for months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: _____ By: /s/GINA B. KROL
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
TOTAL GROSS RECEIPTS		\$

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
Susan Brod			
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$

EXHIBIT 3 – SECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Chase					
Evergreen Condo Association					
National Bank of Commerce					

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
CHASE HOME MORTGAGE					
VISTA PROPERTY MANAGEMENT					
TOTAL SECURED CLAIMS		\$	\$	\$	\$

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
GINA B. KROL					
INTERNATIONAL SURETIES LTD.					
INTERNATIONAL SURETIES LTD.					
INTERNATIONAL SURETIES, LTD.					
INTERNATIONAL SURETIES, LTD.					
Closing Costs					
Repair Allowance					
Real Estate Taxes					
COLDWELL BANKER					

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA					
TOTAL PRIORITY UNSECURED CLAIMS		\$	\$	\$	\$

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
Asset Recovery					

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
Bally Total Fitness					
Citibank					
Excel Cellular					
Excel Home					
Fifth Third Bank					
Kohl's					
NBC					
Sears					
TOTAL GENERAL UNSECURED CLAIMS		\$	\$	\$	\$

Case No: 05-50694 SQU Judge: JOHN H. SQUIRES

Case Name: BROD, SUSAN A

Trustee Name: GINA B. KROL

Date Filed (f) or Converted (c): 10/12/05 (f)

341(a) Meeting Date: 12/21/05

Claims Bar Date: 05/12/06

For Period Ending: 12/07/10

Exhibit 8

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Real estate	90,000.00	37,590.19		98,000.00	FA
2. BANK ACCONTS	386.00	0.00	DA	0.00	FA
3. Household Goods	750.00	0.00	DA	0.00	FA
4. Possible cause of action against insider (u) Cause of action appears to have no value	Unknown	Unknown		0.00	Unknown
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		41.82	Unknown

TOTALS (Excluding Unknown Values)

\$91,136.00

\$37,590.19

\$98,041.82

Gross Value of Remaining Assets

\$0.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Trustee will review claims and prepare final report.

Initial Projected Date of Final Report (TFR): 06/30/06

Current Projected Date of Final Report (TFR): 12/31/10

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 05-50694 -SQU
Case Name: BROD, SUSAN A

Trustee Name: GINA B. KROL
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****4079 Money Market Account (Interest Earn

Exhibit 9

Taxpayer ID No: *****0345

For Period Ending: 12/07/10

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
05/30/06	1	1st American Title Insurance Company NEIL PEPICH	Proceeds of sale Memo Amount: 98,000.00	1110-000	2,426.04		2,426.04
		CHASE HOME MORTGAGE	Real Estate Sales Proceeds Memo Amount: (80,488.69)	4110-000			
			1st Mortgage Payoff Memo Amount: (1,925.56)	2820-000			
		COLDWELL BANKER	Real Estate Taxes Memo Amount: (4,175.00)	3510-000			
			Broker's Commission Memo Amount: (3,000.00)	2500-000			
			Repair Allowance Memo Amount: (1,310.00)	2500-000			
		VISTA PROPERTY MANAGEMENT	Closing Costs Memo Amount: (2,548.89)	4120-000			
		SUSAN BROD	Condo Association Fees Memo Amount: (2,125.82)	8100-002			
			Homestead Exemption				
06/30/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	1.92		2,427.96
07/31/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	2.06		2,430.02
08/31/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	2.06		2,432.08
09/29/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	1.99		2,434.07
10/31/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	2.07		2,436.14
11/30/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	2.00		2,438.14
12/29/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	2.07		2,440.21
01/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	2.08		2,442.29
02/15/07	000301	International Sureties, Ltd. Suite 500 203 Carondelet Street New Orleans, LA 70130	BOND BOND	2300-000		1.88	2,440.41
02/28/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	1.87		2,442.28
03/30/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	2.07		2,444.35
04/30/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	2.02		2,446.37

Page Subtotals

2,448.25

1.88

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 05-50694 -SQU
Case Name: BROD, SUSAN A

Trustee Name: GINA B. KROL
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****4079 Money Market Account (Interest Earn

Exhibit 9

Taxpayer ID No: *****0345

For Period Ending: 12/07/10

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
05/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	2.08		2,448.45
06/29/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	2.01		2,450.46
07/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	2.09		2,452.55
08/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	2.08		2,454.63
09/28/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.750	1270-000	1.56		2,456.19
10/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.750	1270-000	1.57		2,457.76
11/30/07	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	1.31		2,459.07
12/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.500	1270-000	1.18		2,460.25
01/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.400	1270-000	0.97		2,461.22
02/11/08	000302	International Sureties, Ltd. Suite 420 701 Poydras Street New Orleans, LA 70139		2300-000		2.31	2,458.91
02/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.300	1270-000	0.58		2,459.49
03/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	0.58		2,460.07
04/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	0.50		2,460.57
05/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.31		2,460.88
06/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.30		2,461.18
07/31/08	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.31		2,461.49
08/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.31		2,461.80
09/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.30		2,462.10
10/31/08	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.24		2,462.34
11/28/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.20		2,462.54
12/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.13		2,462.67
01/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.02		2,462.69
02/17/09	000303	International Sureties Ltd. Suite 420 701 Poydras St. New Orleans, LA 70139	BOND BOND	2300-000		1.92	2,460.77
02/27/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.02		2,460.79
03/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.02		2,460.81

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18.67

4.23

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 05-50694 -SQU
Case Name: BROD, SUSAN A

Trustee Name: GINA B. KROL
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****4079 Money Market Account (Interest Earn

Exhibit 9

Taxpayer ID No: *****0345

For Period Ending: 12/07/10

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
04/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.05		2,460.86
05/29/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,460.92
06/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,460.98
07/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,461.04
08/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,461.10
09/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,461.16
10/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,461.22
11/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,461.28
12/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,461.34
01/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,461.40
02/09/10	000304	International Sureties Ltd. Suite 420 701 Poydras Street New Orleans, LA 70139	BOND BOND	2300-000		1.83	2,459.57
02/26/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,459.63
03/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.07		2,459.70
04/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,459.76
05/28/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,459.82
06/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.07		2,459.89
07/15/10	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.03		2,459.92
07/15/10		Transfer to Acct #*****0192	Final Posting Transfer	9999-000		2,459.92	0.00

Memo Allocation Receipts: 98,000.00
Memo Allocation Disbursements: 95,573.96
Memo Allocation Net: 2,426.04

COLUMN TOTALS 2,467.86 2,467.86 0.00
Less: Bank Transfers/CD's 0.00 2,459.92
Subtotal 2,467.86 7.94
Less: Payments to Debtors 0.00
Net 2,467.86 7.94

Page Subtotals

0.94

2,461.75

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 05-50694 -SQU
Case Name: BROD, SUSAN A

Trustee Name: GINA B. KROL
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****0192 BofA - Checking Account

Exhibit 9

Taxpayer ID No: *****0345
For Period Ending: 12/07/10

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
07/15/10 07/19/10	003001	Transfer from Acct #*****4079 GINA B. KROL 105 WEST MADISON STREET SUITE 1100 CHICAGO, IL 60602-0000	Transfer In From MMA Account Chapter 7 Compensation/Fees	9999-000 2100-000	2,459.92	2,459.92	2,459.92 0.00

Memo Allocation Receipts: 0.00
Memo Allocation Disbursements: 0.00

Memo Allocation Net: 0.00

COLUMN TOTALS 2,459.92 2,459.92 0.00
Less: Bank Transfers/CD's 2,459.92 0.00
Subtotal 0.00 2,459.92
Less: Payments to Debtors 0.00
Net 0.00 2,459.92

Total Allocation Receipts: 98,000.00
Total Allocation Disbursements: 95,573.96

Total Memo Allocation Net: 2,426.04

TOTAL - ALL ACCOUNTS
Money Market Account (Interest Earn - *****4079 2,467.86 7.94 0.00
BofA - Checking Account - *****0192 0.00 2,459.92 0.00

2,467.86 2,467.86 0.00

(Excludes Account Transfers) (Excludes Payments To Debtors) Total Funds On Hand

Trustee's Signature: /s/ GINA B. KROL Date: 12/07/10
GINA B. KROL

Page Subtotals 2,459.92 2,459.92